

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: SHERI L. VALENCIA	§	Case No. 07-72493
MARC A. VALENCIA, JR.	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2007.
- 2) The plan was confirmed on 09/05/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2009.
- 5) The case was dismissed on 07/17/2009.
- 6) Number of months from filing or conversion to last payment: 18.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,646.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 16,268.06	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 16,268.06</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 500.00	
Trustee Expenses & Compensation	\$ 1,181.80	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,681.80</b>
Attorney fees paid and disclosed by debtor:	\$ 2,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
THE LAW OFFICES OF DAVID L.	Lgl	2,500.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Sec	6,265.00	18,547.97	1,353.52	1,353.52	0.00
GMAC	Sec	8,400.00	10,319.82	10,319.82	9,454.59	1,275.63
GMAC	Uns	0.00	0.00	0.00	0.00	0.00
HEALTHCARE ASSOCIATES CREDIT	Sec	0.00	45,870.49	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,012.00	200.75	200.75	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	382.00	386.71	386.71	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	830.00	738.84	738.84	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,060.00	2,185.35	2,185.35	0.00	0.00
CENTEGRA HEALTH SYSTEM	Uns	91.00	NA	NA	0.00	0.00
CENTEGRA HEALTH SYSTEM	Uns	188.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	445.00	479.62	479.62	0.00	0.00
ROUNDUP FUNDING LLC	Uns	337.00	320.28	320.28	0.00	0.00
PORTFOLIO RECOVERY	Uns	961.00	968.92	968.92	0.00	0.00
CITICARD	Uns	12,039.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,033.00	2,049.91	2,049.91	0.00	0.00
LVNV FUNDING LLC	Uns	5,480.00	5,466.32	5,466.32	0.00	0.00
CREDITORS COLLECTION BUREAU, Uns		494.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CRYSTAL LAKE ORTHOPAEDIC	Uns	285.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LP	Sec	1,697.00	1,727.67	200.00	190.27	0.00
DELL FINANCIAL SERVICES LP	Uns	0.00	0.00	1,527.67	0.00	0.00
ECAST SETTLEMENT	Uns	1,278.00	1,237.03	1,237.03	0.00	0.00
ELGIN GASTROENTEROLOGY	Uns	230.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	460.00	494.30	494.30	0.00	0.00
MISSION FEDERAL CREDIT UNION	Uns	273.00	260.53	260.53	0.00	0.00
MOFFETT PHYSICAL THERAPY INC	Uns	895.00	894.84	894.84	0.00	0.00
PROVENA SAINT JOSEPH HOSPITAL	Uns	138.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	18,487.45	18,487.45	2,312.25	0.00
UNITED ANESTHESIA ASSOCIATES	Uns	498.00	NA	NA	0.00	0.00
B-REAL LLC	Uns	3,776.00	3,794.63	3,794.63	0.00	0.00
WELLS FARGO FINANCIAL	Uns	1,125.00	960.92	960.92	0.00	0.00
MERCEDES - BENZ FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
MERVYN'S	Uns	0.00	171.00	171.00	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	18,351.95	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	6,054.06	6,054.06	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	456.27	456.27	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	5,185.47	5,185.47	0.00	0.00
ATTORNEY JAMES M PHILBRICK	Adm	0.00	500.00	500.00	500.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,353.52	\$ 1,353.52	\$ 0.00
Debt Secured by Vehicle	\$ 10,319.82	\$ 9,454.59	\$ 1,275.63
All Other Secured	\$ 200.00	\$ 190.27	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 11,873.34	\$ 10,998.38	\$ 1,275.63
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 52,320.87	\$ 2,312.25	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 1,681.80	
Disbursements to Creditors	\$ 14,586.26	
<b>TOTAL DISBURSEMENTS:</b>		\$ 16,268.06

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/28/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.